

B 10 (Supplement 1) (12/11)

# UNITED STATES BANKRUPTCY COURT

EASTERN District of VIRGINIA

In re STEVEN G BRYAN & JENNIFER WALKER  
Debtor

Case No. 10-75458

Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC MORTGAGE, AS SERVICER

Court claim no. (if known): 4

Last four digits of any number  
you use to identify the debtor's  
account:

9 8 1 1

Date of payment change:

02/01/12

Must be at least 21 days after date of  
this notice

New total payment:

\$ 2413.10

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐

No

☒

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 467.88

New escrow payment: \$ 450.41

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒

No

☐

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒

No

☐

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x Heather Carson  
Signature

Date 01 / 18 / 2012

Print: HEATHER CARSON  
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive  
Number Street

Miamisburg OH 45342  
City State ZIP Code

Contact phone (866) 754 - 0659

Email \_\_\_\_\_



**Document**  
P.O. Box 1820  
Dayton, Ohio 45401-1820  
Website: [www.pnc.com/mortgage](http://www.pnc.com/mortgage)  
Customer Service 1-800-822-5626

REPRESENTATION OF PRINTED DOCUMENT  
 Filed 01/25/12 Entered 01/25/12 06:42  
 P.O. Box 10920  
 Dayton, Ohio 45401-0920  
 Website: www.es.com/fiduciaries  
 ESCROW ACCOUNT  
 Page 3 of 6  
 DISCLOSURE STATEMENT

LOAN NUMBER: 9811

DATE: December 5, 2011

**CURRENT MONTHLY MORTGAGE PAYMENT**

Principal & Interest	1,962.69
Escrow	467.88
Total Payment	2,430.57

## NEW PAYMENT INFORMATION

Principal & Interest	1,962.69
Escrow	450.41
Total Payment	2,413.10
New Payment Effective	02/01/12

STEVEN G BRYAN  
JENNIFER WALKER  
825 STARDALE DR  
CHESAPEAKE VA 23322-6312

### COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Mortgage maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS		PAYMENTS		CUR BAL		REQ BAL	
		<u>MONTH</u>	<u>TO ESCROW</u>	<u>DESCRIPTION</u>	<u>FROM ESCROW</u>	<u>PROJECTION</u>		<u>PROJECTION</u>	<u>PROJECTION</u>
MORTGAGE INS	\$1,557.96	February	450.41	BEGINNING BALANCE		1,620.60			1,426.24
CITY TAX	\$2,959.96	March	450.41	FHA/RBP	129.83	1,941.18		1,746.82	
HAZARD INS	\$887.00	March		FHA/RBP	129.83	2,261.76		2,067.40	
				CITY TAX	750.49	1,511.27		1,316.91	
		April	450.41	FHA/RBP	129.83	1,831.85		1,637.49	
		May	450.41	FHA/RBP	129.83	2,152.43		1,958.07	
		May		CITY TAX	750.49	1,401.94		1,207.58	
TOTAL DISBURSEMENTS	\$5,404.92	June	450.41	FHA/RBP	129.83	1,722.52		1,528.16	
		June		HAZARD INS	887.00	835.52	*	641.16	**
DIVIDED BY 12 MONTHS		July	450.41	FHA/RBP	129.83	1,166.10		961.74	
		August	450.41	FHA/RBP	129.83	1,476.68		1,282.32	
MONTHLY ESCROW DEPOSIT	\$450.41	September	450.41	FHA/RBP	129.83	1,797.26		1,602.90	
		September		CITY TAX	729.49	1,067.77		873.41	
		October	450.41	FHA/RBP	129.83	1,388.35		1,193.99	
		November	450.41	FHA/RBP	129.83	1,708.93		1,514.57	
		December	450.41	FHA/RBP	129.83	2,029.51		1,835.15	
		December		CITY TAX	729.49	1,300.02		1,105.66	
		January	450.41	FHA/RBP	129.83	1,620.60		1,426.24	
<b>CALCULATION OF ESCROW ADJUSTMENT</b>		<p>* The projected escrow balance at the low point.</p> <p>** The lowest balance the escrow account should attain during the projected period.</p>							
BEGINNING PROJECTED BALANCE	\$1,620.60								
BEGINNING REQUIRED BALANCE	\$1,426.24								
ESCROW SURPLUS	\$194.36								
<b>MORE INFORMATION ON REVERSE SIDE</b>									

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

## IMPORTANT MESSAGES

INTERNET REPRINT



CHECK DATA PRINTS ON LIVE DOCUMENT

## ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER 9811

DATE: December 5, 2011

Your projected escrow balance as of 01/31/12 is \$1,620.60. Your required escrow balance, according to this analysis, should be \$1,426.24. This means you have a surplus balance of \$194.36. If a refund check was issued at the time of the analysis, the check is attached to the bottom of this form.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$641.16, as it does in June. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

**Projected Activity from the Previous Analysis**

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			851.58
12/10	FHA/RBP	467.88	131.80	1,187.66
01/11	FHA/RBP	467.88	131.80	1,523.74
02/11	FHA/RBP	467.88	131.80	1,859.82
03/11	FHA/RBP	467.88	131.80	2,195.90
03/11	CITY TAX		802.99	1,392.91
04/11	FHA/RBP	467.88	131.80	1,728.99
05/11	FHA/RBP	467.88	131.80	2,065.07
05/11	CITY TAX		802.99	1,262.08
06/11	FHA/RBP	467.88	131.80	1,598.16
06/11	HAZARD INS		926.00	672.16 **
07/11	FHA/RBP	467.88	131.80	1,008.24
08/11	FHA/RBP	467.88	131.80	1,344.32
09/11	FHA/RBP	467.88	131.80	1,680.40
09/11	CITY TAX		750.49	929.91
10/11	FHA/RBP	467.88	131.80	1,265.99
11/11	FHA/RBP	467.88	131.80	1,602.07
TOTAL		5,614.56	4,864.07	

**Account History**

This is a statement of actual escrow account activity from December 2010 through January 2012. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$2,430.57 of which \$1,962.69 was your Principal and Interest payment and \$467.88 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			844.12
12/10		468.50	*	1,312.62
12/10	FHA/RBP		131.80 *	1,180.82
01/11		468.50	*	1,649.32
01/11	FHA/RBP		131.80 *	1,517.52
02/11		468.50	*	1,986.02
02/11	FHA/RBP		131.80 *	1,854.22
02/11	CITY TAX		750.49 *	1,103.73
03/11		468.50	*	1,572.23
03/11	FHA/RBP		131.80 *	1,440.43
04/11		468.50	*	1,908.93
04/11	FHA/RBP		131.80 *	1,777.13
04/11	CITY TAX		750.49 *	1,026.64
05/11		468.50	*	1,495.14
05/11	FHA/RBP		131.80 *	1,363.34
06/11		468.50	*	1,831.84
06/11	HAZARD INS		984.00 *	847.84
06/11	FHA/RBP		131.80 *	716.04
07/11	FHA/RBP	468.50	131.80	1,052.74
08/11		468.50	*	1,521.24
08/11	FHA/RBP		129.83 *	1,391.41
08/11	CITY TAX		729.49 *	661.92
09/11		468.50	*	1,130.42
09/11	FHA/RBP		129.83 *	1,000.59
10/11		468.50	*	1,469.09
10/11	FHA/RBP		129.83 *	1,339.26
11/11		468.50	*	1,807.76
11/11	FHA/RBP		129.83 *	1,677.93
11/11	CITY TAX		729.49 *	948.44

(Continued on the following page)

Loan Number: 9811  
Statement Date: 12/05/11

69390-0000026-001-000-000-000-000

**Account History**

(Continued)

Date	Description	Payments	Disbursements	Balance
12/11	FHA/RBP	467.88 e	131.80 *e	1,284.52
01/12	FHA/RBP	467.88 e	131.80 *e	1,620.60
TOTAL		6,557.76	5,781.28	

\* Indicates a difference from projected activity either in the amount or the date.

\*\* Required minimum escrow balance.

\*e\* Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at [www.pnc.com/mortgage](http://www.pnc.com/mortgage) to send us an email, write to us at PNC Mortgage; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on this 18<sup>th</sup> day of January, 2012, a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

**Steven George Bryan**  
825 Stardale Drive  
Chesapeake, VA 23322  
CHESAPEAKE (CITY)-VA

**Steve C. Taylor**  
Law Offices of Steve C. Taylor, P.C.  
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Chesapeake, VA 23322  
757-482-5705  
Fax : 757-546-9535  
Email: [bankruptcyattorney@call54legal.com](mailto:bankruptcyattorney@call54legal.com)

**R. Clinton Stackhouse, Jr.**  
Chapter 12/13 Trustee  
870 Greenbrier Circle, Suite 200  
Chesapeake, VA 23320  
(757) 333-4000

/s/ Heather Carson, Bankruptcy Specialist  
PNC Mortgage  
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Miamisburg OH 45342  
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